

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: NORDMOE, REBECCA L

§ Case No. 09-70386

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$18,591.00</u>	Assets Exempt: <u>\$6,840.00</u>
Total Distribution to Claimants: <u>\$2,273.44</u>	Claims Discharged Without Payment: <u>\$12,599.31</u>
Total Expenses of Administration: <u>\$3,726.80</u>	

3) Total gross receipts of \$ 6,000.24 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$6,000.24 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$19,641.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,726.80	3,726.80	3,726.80
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	40,960.79	14,872.75	14,872.75	2,273.44
TOTAL DISBURSEMENTS	\$60,601.79	\$18,599.55	\$18,599.55	\$6,000.24

4) This case was originally filed under Chapter 7 on February 10, 2009.
The case was pending for 16 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/08/2010 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
PREFERENCE	1241-000	6,000.00
Interest Income	1270-000	0.24
TOTAL GROSS RECEIPTS		\$6,000.24

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
U S Bank	4110-000	19,641.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS		\$19,641.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	8.03	8.03	8.03
BERNARD J. NATALE, LTD.	3110-000	N/A	2,118.75	2,118.75	2,118.75
BERNARD J. NATALE	2100-000	N/A	1,350.02	1,350.02	1,350.02
CLERK OF THE BANKRUPTCY COURT	2700-000	N/A	250.00	250.00	250.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	3,726.80	3,726.80	3,726.80

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
FIA Card Services, NA/BAC	7100-000	N/A	10,643.35	10,643.35	1,626.94
Recovery Mgmt Systems Corp	7100-000	N/A	4,229.40	4,229.40	646.50
Bank of America	7100-000	10,262.69	N/A	N/A	0.00
Beneficial Illinois Inc	7100-000	15,177.28	N/A	N/A	0.00
Citifinancial Services Inc	7100-000	13,443.75	N/A	N/A	0.00
Crosby & Associates PC	7100-000	2,077.07	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		40,960.79	14,872.75	14,872.75	2,273.44

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-70386

Trustee: (330370) BERNARD J. NATALE

Case Name: NORDMOE, REBECCA L

Filed (f) or Converted (c): 02/10/09 (f)

§341(a) Meeting Date: 03/18/09

Period Ending: 06/08/10

Claims Bar Date: 09/25/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Associated Bank/ checking	201.00	0.00	DA	0.00	FA
2	Misc. household goods and furnishings	800.00	0.00	DA	0.00	FA
3	Clothing and personal items	700.00	0.00	DA	0.00	FA
4	Term Life Insurance Policy- no cash value	0.00	0.00	DA	0.00	FA
5	Interest in 401K Plan	5,130.00	0.00	DA	0.00	FA
6	Four shares in Wal Mart stock	210.00	0.00	DA	0.00	FA
7	2008 Mazda M3	11,550.00	0.00	DA	0.00	FA
8	PREFERENCE (u)	0.00	6,000.00		6,000.00	FA
9	Associated Bank - Duplication	0.00	0.00		0.00	0.00
10	Misc. household goods - Duplication	0.00	0.00		0.00	0.00
11	Clothing and personal items - Duplication	0.00	0.00		0.00	0.00
12	Term Life Insurance Policy- Duplication	0.00	0.00		0.00	0.00
13	Interest in 401K Plan - Duplication	0.00	0.00		0.00	0.00
14	Four shares in Wal Mart stock - Duplication	0.00	0.00		0.00	0.00
15	2008 Mazda M3 - Duplication	0.00	0.00		0.00	0.00
Int	INTEREST (u)	Unknown	N/A		0.24	FA
16	Assets Totals (Excluding unknown values)	\$18,591.00	\$6,000.00		\$6,000.24	\$0.00

Major Activities Affecting Case Closing:

FRAUDULENT CONVEYANCE SETTLED AND AWAITING PAYMENT OF PROCEEDS.

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): March 8, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-70386

Case Name: NORDMOE, REBECCA L

Taxpayer ID #: **-***6997

Period Ending: 06/08/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****02-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/29/10	{8}	Title Underwriters Agency/for Jay Nordmoe	Payment on Preference	1241-000	6,000.00		6,000.00
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		6,000.20
03/05/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.04		6,000.24
03/05/10		To Account #*****0266	Transfer for Final Account	9999-000		6,000.24	0.00

ACCOUNT TOTALS	6,000.24	6,000.24	\$0.00
Less: Bank Transfers	0.00	6,000.24	
Subtotal	6,000.24	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$6,000.24	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-70386

Case Name: NORDMOE, REBECCA L

Taxpayer ID #: **-***6997

Period Ending: 06/08/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****02-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/05/10		From Account #*****0265	Transfer for Final Account	9999-000	6,000.24		6,000.24
04/06/10		Wire out to BNYM account 9200*****0266	Wire out to BNYM account 9200*****0266	9999-000	-6,000.24		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-70386

Case Name: NORDMOE, REBECCA L

Taxpayer ID #: **-***6997

Period Ending: 06/08/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****02-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****0266	Wire in from JPMorgan Chase Bank, N.A. account *****0266	9999-000	6,000.24		6,000.24
04/15/10	10101	BERNARD J. NATALE	Dividend paid 100.00% on \$1,350.02, Trustee Compensation; Reference:	2100-000		1,350.02	4,650.22
04/15/10	10102	CLERK OF THE BANKRUPTCY COURT	Dividend paid 100.00% on \$250.00, Clerk of the Court Costs (includes adversary and other filing fees); Reference:	2700-000		250.00	4,400.22
04/15/10	10103	FIA Card Services, NA/BAC	Distribution paid 15.28% on \$10,643.35; Claim# 1; Filed: \$10,643.35; Reference: 1823	7100-000		1,626.94	2,773.28
04/15/10	10104	Recovery Mgmt Systems Corp	Distribution paid 15.28% on \$4,229.40; Claim# 2; Filed: \$4,229.40; Reference: 6268	7100-000		646.50	2,126.78
04/15/10	10105	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,EXP			2,126.78	0.00
			Dividend paid 100.00% on \$2,118.75; Claim# ATTY; Filed: \$2,118.75	3110-000			0.00
			Dividend paid 100.00% on \$8.03; Claim# EXP; Filed: \$8.03	3120-000			0.00

ACCOUNT TOTALS	6,000.24	6,000.24	\$0.00
Less: Bank Transfers	6,000.24	0.00	
Subtotal	0.00	6,000.24	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$6,000.24	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****02-65	6,000.24	0.00	0.00
Checking # ***-*****02-66	0.00	0.00	0.00
Checking # 9200-*****02-66	0.00	6,000.24	0.00
	\$6,000.24	\$6,000.24	\$0.00